

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James A. Reynolds
Tiffany M. Reynolds
Debtors

Case No. 18-01044-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 21, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James A. Reynolds, Tiffany M. Reynolds, 202 Powells Valley Road, Halifax, PA 17032-9128
5106343	+ AgFirst Farm Credit Bank, c/o McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
5034929	+ County of Lycoming, 48 West Third Street, Williamsport, PA 17701-6519
5034932	Lycoming County Tax Claim Bureau, 48 West Third Street, Camp Hill, PA 17011
5034933	+ Mellon Certified Restoration, 5005 Devonshire Road, Harrisburg, PA 17109-1730
5034926	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
5034935	Pacific Union Financial, 4000 HORIZON WAY, IRVING, TX 75063-2260
5054843	+ Pacific Union Financial, LLC, 7800 Bent Branch Drive #100, Irving, TX 75063-6019
5034937	Shawn M. Hughes & Myron R. Thompson, 4582 State Route 42, Unityville PA 17774-9250

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5034927	+ EDI: CITICORP.COM	Jun 21 2023 22:44:00	Citibank/The Home Depot, PO Box 790040, St. Louis, MO 63179-0040
5034928	+ EDI: WFNNB.COM	Jun 21 2023 22:44:00	Comenity Capital/Bosco, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
5037493	EDI: DISCOVER.COM	Jun 21 2023 22:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5034930	+ EDI: DISCOVER.COM	Jun 21 2023 22:44:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
5034925	EDI: IRS.COM	Jun 21 2023 22:44:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5034931	^ MEBN	Jun 21 2023 18:42:03	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5064538	Email/Text: mtgbk@shellpointmtg.com	Jun 21 2023 18:44:00	MCML Trust 2016-1, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
5325654	+ Email/Text: RASEBN@raslg.com	Jun 21 2023 18:44:00	Mill City Mortgage Loan Trust, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5162646	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 21 2023 18:44:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
5181582	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 21 2023 18:44:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5181581	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 21 2023 18:44:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO

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5051528	EDI: AGFINANCE.COM		Box 619096, Dallas, TX 75261-9096
		Jun 21 2023 22:44:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5034934	+ EDI: AGFINANCE.COM		
		Jun 21 2023 22:44:00	OneMain, Attn: Bankruptcy, 601 NW Second St, Evansville, IN 47708-1013
5035635	+ EDI: RECOVERYCORP.COM		
		Jun 21 2023 22:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5034936	+ EDI: PENNDEPTREV		
		Jun 21 2023 22:44:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5034936	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Jun 21 2023 18:44:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5059395	EDI: Q3G.COM		
		Jun 21 2023 22:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5062286	EDI: Q3G.COM		
		Jun 21 2023 22:44:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5034938	+ Email/Text: mtgbk@shellpointmtg.com		
		Jun 21 2023 18:44:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, PO Box 10826, Greenville, SC 29603-0826
5034939	+ EDI: RMSC.COM		
		Jun 21 2023 22:44:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5052857	EDI: WFFC2		
		Jun 21 2023 22:44:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 21			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
5034940		Trac/CBCD/Citicorp, Removed per entry 17
5034941		Wells Fargo Financial, Address Removed as per entry 29
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0314-1
Date Rcvd: Jun 21, 2023

User: AutoDocke
Form ID: 3180W

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Charles G. Wohlrab

on behalf of Creditor Mill City Mortgage Loan Trust2016-1 Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee cwohlab@friedmanvartolo.com, cwohlab@ecf.courtdrive.com

Gary J Imblum

on behalf of Debtor 2 Tiffany M. Reynolds gary.imblum@imblumlaw.com
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

Gary J Imblum

on behalf of Debtor 1 James A. Reynolds gary.imblum@imblumlaw.com
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor Pacific Union Financial LLC bkgroup@kmlawgroup.com

Kevin S Frankel

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper pa-bk@logs.com

Kristen D Little

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper kdlittleecf@gmail.com

Lily Christina Calkins

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper logsecf@logs.com lilychristinacalkins@gmail.com

Lorraine Gazzara Doyle

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper ldoyle@logs.com LOGSECF@logs.com

Marisa Myers Cohen

on behalf of Creditor AgFirst Farm Credit Bank ecfmail@mw-c-law.com

Michael Joshua Shavel

on behalf of Creditor Mill City Mortgage Loan Trust2016-1 Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee mshavel@hillwallack.com,
ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com

United States Trustee

ustpre03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1

James A. Reynolds

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8057

EIN --

Debtor 2

Tiffany M. Reynolds

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2294

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-01044-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James A. Reynolds

Tiffany M. Reynolds

By the
court:6/21/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.